

Take a deeper look at the risk factors underlying a credit rating.

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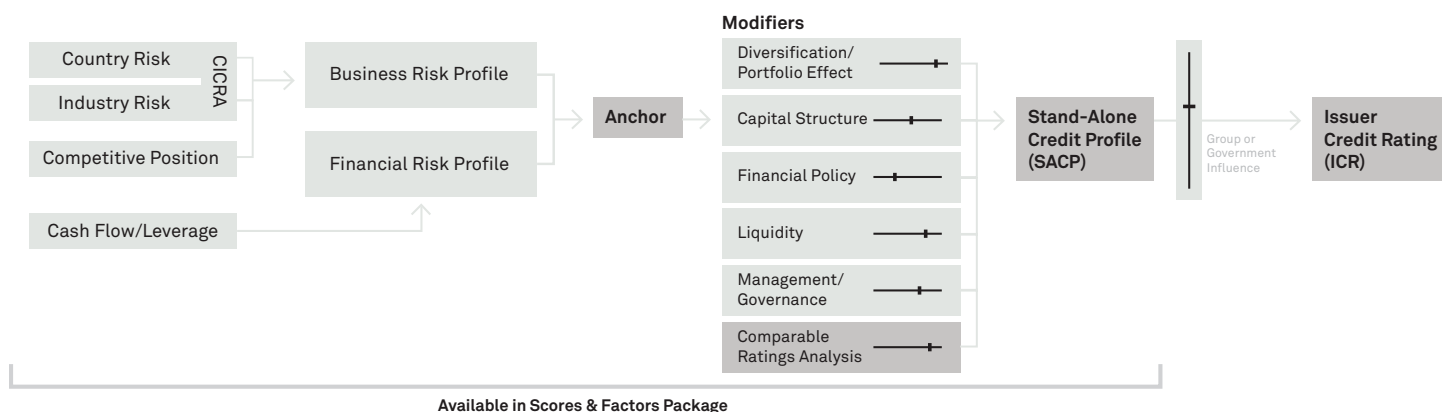
Bring greater transparency to your credit risk modeling and assessments with RatingsXpress: S&P Global Ratings' Scores & Factors, available on our powerful data feed management solution – Xpressfeed. With this package you can access the underlying business, financial, industry, and economic risk factors and assessments, plus the stand-alone credit profile (SACP), for Corporations and Banks rated by S&P Global Ratings.

Take a deeper look at a company's business, financial, industry and economic risk

- **Create meaningful financial benchmarks for internal risk models** to better understand a company's financial risk relative to its rated peer group
- **Understand an Issuer's SACP** to uncover hidden risks as a result of weakening support from the parent, affiliate, or related government
- **Rank companies with similar ratings from S&P Global Ratings** by assessing a company's business risk profile, its industry risk, and competitive position

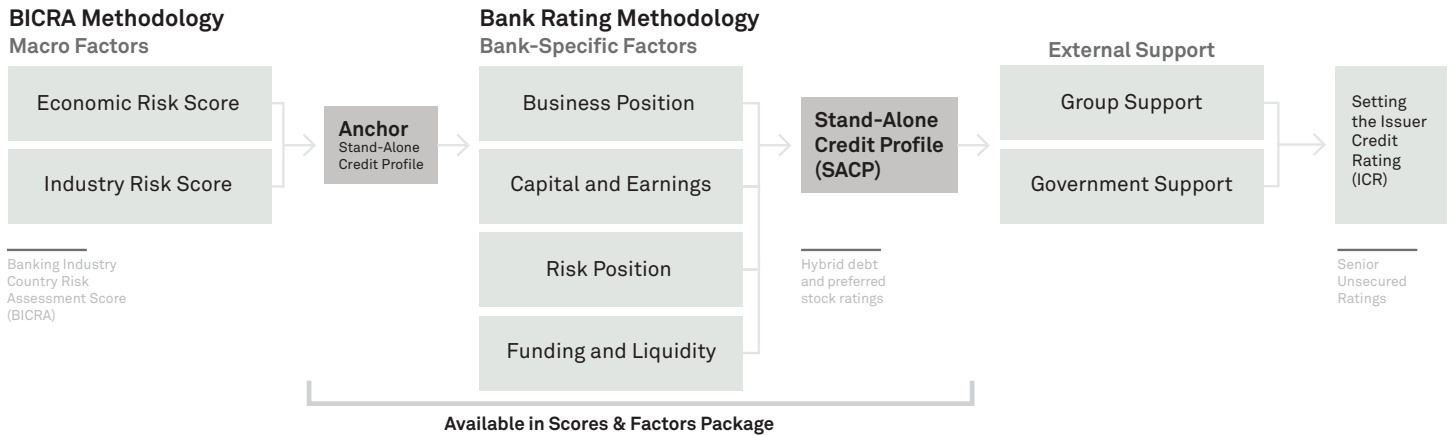
The Scores & Factors package provides the framework used by S&P Global Ratings' analysts in their analysis of an issuer's credit rating. In addition to the SACP: S&P Global Ratings' opinion of an issue's or issuer's creditworthiness, in the absence of extraordinary intervention or support from its parent, affiliate, or related government, or from a third-party entity such as an insurer, the Scores & Factors package provides the underlying business, financial, industry, and economic risk factors and assessments.

S&P Global Ratings' Scores and Factors available for Corporate Issuers



Source: "Criteria | Corporates | General: Corporate Methodology", S&P Global Ratings, November 19, 2013. For illustration only.

S&P Global Ratings' Scores and Factors available for Bank Issuers



Source: "Criteria | Financial Institutions | Banks: Rating Methodology and Assumptions", S&P Global Ratings, November 9, 2011.
For illustration only.

Industry data coverage from a single source

The Scores & Factors package provides data coverage for S&P Global Ratings rated **Corporations - 3,871** and **Banks - 619***, across the globe.

About S&P Global Market Intelligence

At S&P Global Market Intelligence, we know that not all information is important—some of it is vital. Accurate, deep, and insightful. We integrate financial and industry data, research and news into tools that help track performance, generate alpha, identify investment ideas, understand competitive and industry dynamics, perform valuations and assess credit risk. Investment professionals, government agencies, corporations and universities globally can gain the intelligence essential to making business and financial decisions with conviction.

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